

United States Bankruptcy Court
Southern District of Mississippi

In re:
David Caleb Mallett
Caitirona Lyn Mallett
Debtors

Case No. 25-50263-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 18, 2025

User: mssbad
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ David Caleb Mallett, Caitirona Lyn Mallett, 108 Hawthorne Dr, Long Beach, MS 39560-8201
5478663	#+ Boca Recovery Center, 21301 Powerline Rd, Boca Raton, FL 33433-2305
5478667	+ Collections, Inc, P.O. Box 6065, Gulfport, MS 39506-6065
5478668	+ Courtney & Camp, PO Box 529, Jackson, MS 39205-0529
5478671	+ Felicia Drake, 1200 Mill Rd Apt 134, Gulfport, MS 39507-4143
5478672	+ Hollis Cobb Associates, 4366 Park Drive, Norcross, GA 30093-2959
5478675	+ Kids and Tummies, 401 Cowan Rd, Ste B, Gulfport, MS 39507-2022
5478677	+ LSU ED Billing, PO Box 733378, Dallas, TX 75373-3378
5478678	+ LSU Healthcare Network, P.O. Box 919100, Dallas, TX 75391-9100
5478679	+ Memorial Emergency Phy, PO Box 15396, Hattiesburg, MS 39404-5396
5478680	+ Memorial Health System, P.O. Box 1810, Gulfport, MS 39502-1810
5478681	+ Memorial Hospital, PO Box 1810, Gulfport, MS 39502-1810
5478684	+ Pafford EMS, 350 Crossgates Blvd, Brandon, MS 39042-2601
5478686	+ Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5478687	+ Singing River Hospital, 15200 Community Rd, Gulfport, MS 39503-3085
5478691	+ Timothy Mallett, 2515 Palmetto Ln, Moss Point, MS 39562-3701
5478692	+ Tulane University Medi, P.O. Box 3475, Toledo, OH 43607-0475
5478693	+ University Med Center, PO Box 919134, Dallas, TX 75391-9134

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5478661	Email/Text: bankruptcy@acadian.com	Jun 18 2025 19:48:00	Acadian Ambulance, P.O. Box 98000, Lafayette, LA 70509
5478662	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 18 2025 19:49:42	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5478666	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2025 19:48:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Plaza,, Providence, RI 02903
5478664	+ EDI: CAPITALONE.COM	Jun 18 2025 23:47:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5478665	+ Email/Text: cash-lending-ops-bankruptcy@squareup.com	Jun 18 2025 19:49:00	CashApp, 1955 Broadway, Suite 6, Oakland, CA 94612-2205
5478669	+ Email/Text: ebnotifications@creditacceptance.com	Jun 18 2025 19:48:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Rd, Ste 3000, Southfield, MI 48034-8331
5478670	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0538-6

User: mssbad

Page 2 of 3

Date Rcvd: Jun 18, 2025

Form ID: 318

Total Noticed: 34

		Jun 18 2025 19:49:41	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5478673	^ MEBN	Jun 18 2025 19:45:23	January Technologies, 176 Grand St, 4th Fl, New York, NY 10013-3786
5478674	+ EDI: JPMORGANCHASE	Jun 18 2025 23:47:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5478682	Email/Text: EBN@Mohela.com	Jun 18 2025 19:49:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
5493644	+ Email/Text: BKNC@rlselaw.com	Jun 18 2025 19:49:00	Natalie Brown, Esq., Rubin Lublin, LLC, for Rocket Mortgage, LLC f/k/a Quicken L, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071-1570
5478683	+ EDI: AGFINANCE.COM	Jun 18 2025 23:47:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
5478685	+ Email/Text: newbk@Regions.com	Jun 18 2025 19:49:00	Regions Bank, 720 North 39th Street, Birmingham, AL 35222-1112
5478689	+ Email/Text: angiec@mysfsinc.com	Jun 18 2025 19:49:00	Southern Financial Sys, 2603 Oak Groves Rd, Ste B, Hattiesburg, MS 39402-8928
5478690	+ EDI: SYNC	Jun 18 2025 23:47:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5478676	Email/Text: brandy.sheely@lcmchealth.org	Jun 18 2025 19:49:00	LCMC Health, P.O. Box 733679, Dallas, TX 75373

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
5478688	##+	SMB Radiology, P.O. Box 1330, Gulfport, MS 39502-1330

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Natalie Kareda Brown	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. nbrown@rlselaw.com, lcaplan@rlselaw.com; akhosla@rlselaw.com; ruluecf@gmail.com; BKRL@ecf.courtdrive.com

District/off: 0538-6

User: mssbad

Page 3 of 3

Date Rcvd: Jun 18, 2025

Form ID: 318

Total Noticed: 34

Thomas Carl Rollins, Jr

on behalf of Debtor David Caleb Mallett trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Caitirona Lyn Mallett trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

Zachary S Wessler, Sr

chapter7trustee@wesslerlawgroup.com
meredith@symmesestes.com;MS17@ecfcbis.com;Wessler.ZacharyR140624@notify.bestcase.com

TOTAL: 5

Information to identify the case:

Debtor 1	David Caleb Mallett	Social Security number or ITIN	xxx-xx-0126
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Caitirona Lyn Mallett	Social Security number or ITIN	xxx-xx-1733
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **25-50263-KMS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Caleb Mallett**Caitirona Lyn Mallett**

fka Caitirona Lyn O'Daugherty

Dated: 6/18/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.